

ARIZONA DEPARTMENT OF INSURANCE
2910 NORTH 44th STREET, SUITE 210
PHOENIX, ARIZONA 85018 - 7256

FORM A

CREDIT LIFE, DISABILITY, AND UNEMPLOYMENT EXPERIENCE REPORT

CALENDAR YEAR OF _____

COMPANY NAME _____ **NAIC COMPANY CODE** _____

CLASSES OF BUSINESS: (Check one)

- ☐ a. Credit Unions
☐ b. Banks, Savings and Loan Institutions, and Mortgage Companies
☐ c. Finance Companies, Small Loan Companies, and A.R.S 6-601(5) Consumer Lenders
☐ d. Dealers, including auto, truck and boat dealers, retail stores, and other persons selling financed goods.
☐ e. All other persons selling Credit Insurance not specifically listed above.

MODE OF PREMIUM PAYMENT: (Check one)

- ☐ Single Premium ☐ Monthly Outstanding Balance (MOB)
☐ Revolving Account

PLAN OF BENEFITS (Check Applicable Boxes)

> CREDIT LIFE:

- ☐ Decreasing Level ☐ Single Life ☐ Gross
☐ Joint Life ☐ Net

> CREDIT DISABILITY:

- ☐ 14 Day ☐ Single Life ☐ Retro ☐ Other (Descibe) _____
☐ 30 Day ☐ Joint Life ☐ Non Retro

> CREDIT UNEMPLOYMENT:

- ☐ 30 Day ☐ Single Life ☐ Retro ☐ Other (Descibe) _____
☐ Joint Life ☐ Non Retro

1. EARNED PREMIUMS:

1.1 Gross written premiums	\$
1.2 Refunds on terminations	\$
1.3 Net written premiums (Lines 1.1 - 1.2)	\$
1.4 Premium reserves, start of period	\$
1.5 Premium reserves, end of period	\$
1.6 Actual earned premiums, (Lines 1.3 + 1.4 - 1.5)	\$
1.7 Earned premiums at prime facie rates	\$

2. INCURRED CLAIMS:

2.1 Claims Paid	\$
2.2 Unreported claim reserves, start of period	\$
2.3 Unreported claim reserves, end of period	\$
2.4 Claim reserves, start of period	\$
2.5 Claim reserves, end of period	\$
2.6 Incurred Claims (Lines 2.1- 2.2+ 2.3- 2.4+ 2.5)	\$

3. INCURRED COMPENSATION:

3.1 Commissions and Service Fees Incurred	\$
3.2 Other Incurred Compensation	\$
3.3 Total Incurred Compensation (Lines 3.1 + 3.2)	\$
3.4 Commissions/Service Fee Percentage (3.1/ 1.3)	%
3.5 Other Incurred Compensation Percentage (3.2/1.6)	%

4. LOSS PERCENTAGE:

4.1 Actual Loss Percentage (Lines 2.6 / 1.6)	%
4.2 Loss percentage at prima facie rates (Lines 2.6 / 1.7)	%

5. MEAN INSURANCE IN FORCE (MIF): (For Credit Life Only)

\$

6. LOSSES PER \$1,000 MIF

(1,000 x Line 2.6 / Item 5)

\$

Prepared by: Signature and Title